

Information to identify the case:

Debtor 1 **Charlotte Livingston**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1775**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **WESTERN DISTRICT OF**
PENNSYLVANIA

Date case filed in chapter **13 11/13/16**Case number: **16-70782-JAD**Date case converted to chapter **7 7/27/18****Official Form 309B (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charlotte Livingston	
2. All other names used in the last 8 years		
3. Address	421 East Penn Street Bedford, PA 15522	
4. Debtor's attorney Name and address	Donald M. Hahn Stover McGlaughlin Gerace Weyandt et al 122 East High Street Bellefonte, PA 16823	Contact phone 814-355-8235 Email: dhahn@nittanylaw.com
5. Bankruptcy trustee Name and address	Lisa M. Swope Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lbs@nsslawfirm.com

For more information, see page 2 >

Debtor **Charlotte Livingston**

Case number **16-70782-JAD**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 7/27/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 10, 2018 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Jury Assembly Room, Basement, Blair County Courthouse, 423 Allegheny Street, Hollidaysburg, PA 16648
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 12/10/18 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 10/5/18 Deadline for governmental units to file a proof of claim: Filing deadline: 5/12/17 Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
10. Creditors with a foreign address	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
11. Liquidation of the debtor's property and payment of creditors' claims	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Charlotte Livingston
 Debtor

Case No. 16-70782-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam
 Form ID: 309B

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 Total Noticed: 11

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db	+Charlotte Livingston, 421 East Penn Street, Bedford, PA 15522-1436
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
14692667	+Deutsche Bank National Trust Co., Trustee(See 410), C/O Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14321372	+Mark Udren & Assocs., Woodcrest Corp. Center, 111 Woodcrest Rd., Ste. 200, Cherry Hill, NJ 08003-3620
14321373	+Rhino Linings of Lebanon, c/o Matthew Zatko, Esquire, 202 E. Union St., Somerset, PA 15501-1456
14321374	+Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, CO 80163-6007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.	
aty	E-mail/Text: dhahn@nittanylaw.com Jul 28 2018 02:31:01 Donald M. Hahn, Stover McGlaughlin Gerace Weyandt et al, 122 East High Street, Bellefonte, PA 16823
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 28 2018 02:31:57 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 28 2018 02:32:09 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
14325580	+EDI: PRA.COM Jul 28 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Deutsche Bank National Trust Company as successor
cr	Deutsche Bank National Trust Company as successor
cr	Deutsche Bank National Trust Company as successor
cr	Deutsche Bank National Trust Company as successor
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 4, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2018 at the address(es) listed below:

Donald M. Hahn	on behalf of Debtor Charlotte Livingston	dhahn@nittanylaw.com
James Warmbrodt	on behalf of Creditor Deutsche Bank National Trust Company as successor	
	Trustee to Bankers Trust Company of California, N.A., as Trustee for Home Equity Mortgage Loan	
	Asset-Backed Trust, Series SPMD 2002-A, Home Equity Mor	bkgroup@kmlawgroup.com
Lisa M. Swope	lms@nsslawfirm.com, mmh@nsslawfirm.com;klw@nsslawfirm.com;pa73@ecfcbis.com	
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov	
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com	

TOTAL: 5